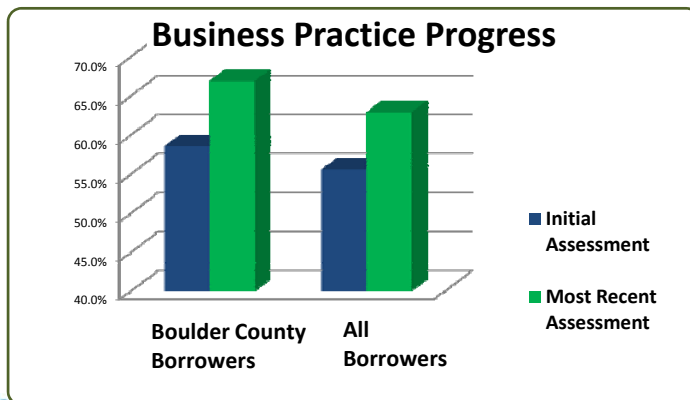


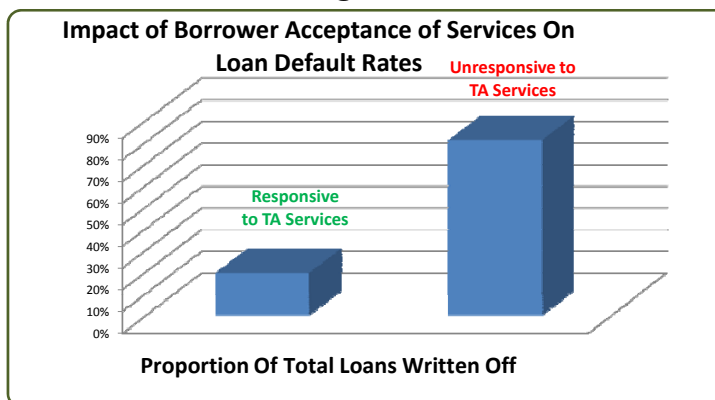
LEARN	JOIN	LEAD
	2014 OFN CONFERENCE OCTOBER 14–17, 2014 • THE SHERATON DOWNTOWN DENVER, COLORADO	
<h2>Measuring the Impact of Your Business TA Services</h2> <p>How Technology Can Multiply Your Effort</p> <p>OPPORTUNITYFINANCE NETWORK </p>		

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<h2>At Colorado Enterprise Fund, Technology Enables Us to Tell Our TA Impact Story BETTER</h2>	
<p>Our Technology:</p> <ul style="list-style-type: none">▪ Client Relationship Management System (Downhome Loan Manager) <i>Linked to</i>▪ TA “Databases”—<i>not expensive!</i>	
	OPPORTUNITYFINANCE NETWORK 

We Hoped to Deliver Messages to Stakeholders, like....



And Hoped to Deliver Messages Internally, like....



How We Are Doing This

...and How You May Be Able to Do It, Too



What Do We Track in TA Databases?

- TA Advising and Training
- Borrower Progress



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TA Advising and Training Tracking

- Projects
- Hours
- Success...or not
- Biz. Practices Trained
- Tools Trained From *CEF Acceleration Tool Kit*™

BA	Status	Practice Area	Assigned	Comments	Caution	Borrow	Le Gave	Cef	
M&B	BAS Assigned	Legal							
AH	BPA Assigned	Biz Planning							
SL	BAS Assigned	General Actg.		not appropriate for Jordan to work with S&C, in my judgment					
RM	P3212	General Actg.							
inc. DT	BAS Completed	Strategic Actg.		12 mo cash				Cash	
d/H.S. Corp	Partner Wrkshp	General Actg.		In the Springs				Prici	
mp								Cash	
LL								Prici	
25	9/14/14	9/14/14	MyCROSite, LLC.					Prici	
26	9/14/14	9/14/14	Fairbank/Wecker, Inc. d/b/a Hardin's					Cash	
27	9/14/14	9/14/14	Former Future Brewing Company, LL					Cash	
28	9/14/14	9/14/14	Former Future Brewing Company, LL					Cash	
29	9/14/14	9/14/14	Former Future Brewing Company, LL	SAH	Assigned	Sales & Marketing	Initial Marketing plan	Model at	Prici

Correlated with Demographics

- Business Sector
- Woman, Minority Owned
- Geography
- Loan Size

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CEF Acceleration Tool Kit™

Practice Areas

- Business Planning
- Cash Management
- Employee Accountability
- Pricing Strategy
- Sales & Marketing
- Strategic Accounting

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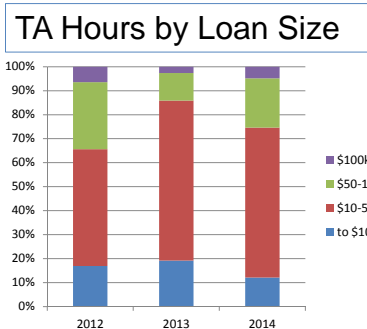
CEF Acceleration Tool Kit™ Excerpt

Accountability	
What is Employee Accountability?	Do you know the nine components of accountability used by great businesses?
Business Function Planner	Too many "hats" to wear, right? A tool to help you decide who should wear the hats.
Delegation Planner	Do you wear too many of the "hats" yourself? Management methods to share the hats responsibly.
Coaching to Improve Performance	Why is performance less than you demand? Answer: Learn to be a management coach.
Employee vs. Contractor Planner	Isn't it just a matter of W-2 or 1099? No. A guide to help you minimize risk.



TA Tracking Reports

Tools from CEF Tool Kit Provided	
Fiscal Year	2014
Fiscal Quarter	(All)
Tools Provided	# of Tool Kit Given
Cash Projection 12-Week	44
Pricing Tool with Breakeven Planner	43
Unique Selling Proposition Planner	24
Cash Projection 12-Month	18
Management Dashboard	15
Designing Effective Sales Promotions	11
Break Even Point Calculator for Service Companies	3
Training Customers to be Good Payers	3
Business Entity Planner	3
Cash Projection 12 Month	2
Delegation Planner	1
Employee vs. Contractor Planner	1
Grand Total	168

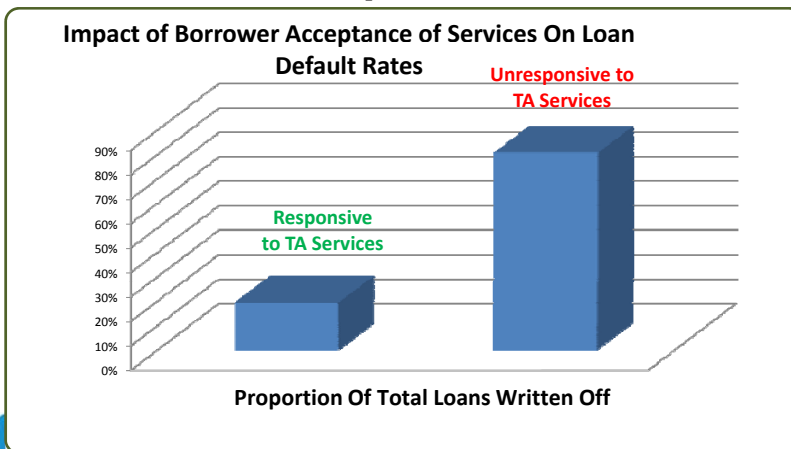


...But Does TA Have an Internal Impact?

4.2	times as many borrowers whose loans are written off are <u>unresponsive</u> to BAS Services.
3.8	times as many loan dollars are written off for borrowers who are <u>unresponsive</u> to BAS Services compared to those who follow our advice.



But Does TA Have an Internal Impact?



What Do We Track in Field Databases?


- TA Activity
- **Borrower Progress**




How to Measure Borrower Progress?


- Score Standard Business Practices
- Score against a Standard
- Create Quantitative and Qualitative Data



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<p>Business Practices We Score</p> 	1. Business Planning
	Sales and Marketing
	2. Sales
	3. Marketing ROI
	4. Leads
	5. Target Market
	6. Unique Selling Proposition
	7. Prospect Incentives
	Employee Accountability
	8. Business Functions (See "Business Functions Planner")
	9. Organization Structure
	10. Meetings
	11. Policies & Procedures
	12. Positive and Negative Consequences
	13. Delegation
	14. Coaching
	15. Employee Incentives
	Collections
	16. Terms
	17. Collections Management
	General Accounting
	18. Inventory (not for pure service providers)
	19. Sales Taxes (not for pure wholesalers or government-only providers)
	20. Profit & Loss
	21. Balance Sheet
	22. Miscellaneous Competencies
	Cash Projection
	Strategic Accounting
24. Cost of Goods Sold	
25. Accounting Classes	
26. Pricing	
27. Breakeven	
28. Management Dashboard	



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Example of Standards and Quantitative Approach		
26. Pricing for Predicted Profits		
MARGINAL up to	50%	Prices are set by the business in an ad hoc fashion with no apparent rational methodology applied. Alternately, a traditional method ("That's how we've always done it") may be in place, such as materials cost plus a percentage or a standard industry markup plus standard labor rate, etc.
ADEQUATE up to	80%	Pricing may be based upon the business' understanding of what the prevailing market price for the product or service currently is ("What the market will bear"). Or, the business is beginning to consider most or all applicable product/service costs in their pricing method. Prices may not be evaluated regularly with the purpose of maximizing profit margins relative to competitive restrictions, but may only be reviewed in response to significantly increased costs.
OUTSTANDING up to	100%	Prices are based on a systematic and comprehensive method, which accounts for such factors as material costs, labor costs, overhead allocation, competitive pressures, etc. Pricing is reviewed on a regular basis, at least annually, or more often as appropriate for the industry and market. The accounting system is structured in a manner to easily support the pricing analysis.



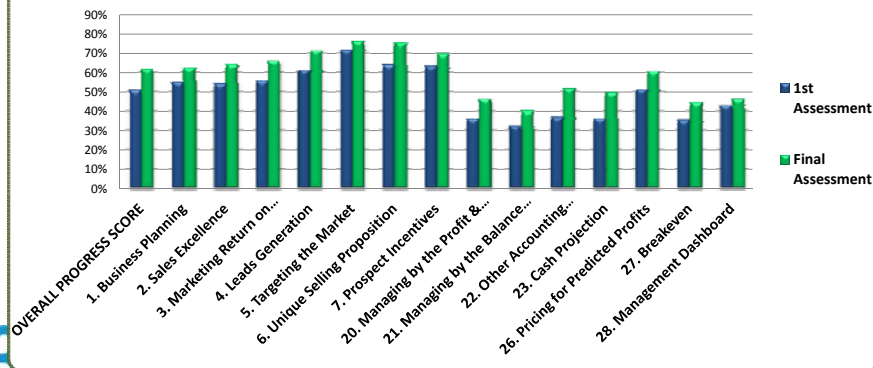
Method of Tracking Borrower Progress

- Perform Initial Assessment
- Deliver Consulting Work to Improve Practices
- Perform Follow-up Assessment

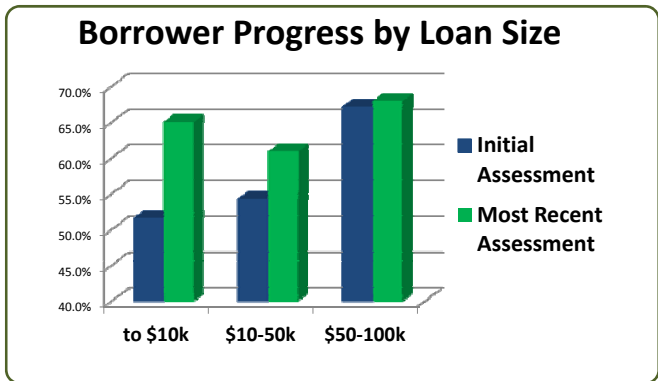


Can We Demonstrate that TA Has External Impact?

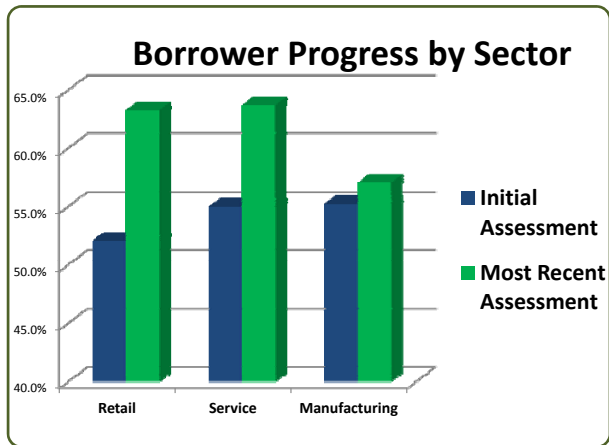
Borrower Progress, in Selected Business Practices



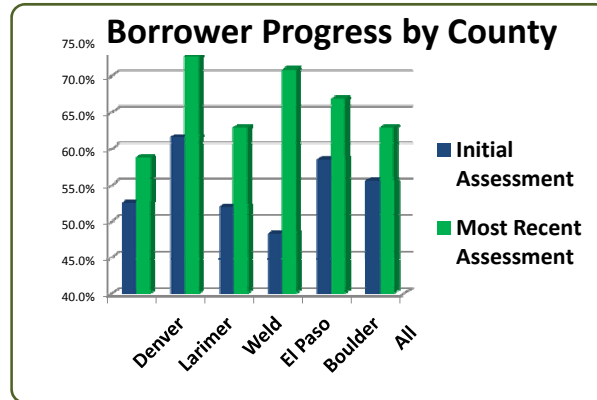
Using Our Technology... We Can Target Our Impact Story



Using Our Technology... We Can Target Our Impact Story



Using Our Technology... We Can Target Our Impact Story



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